

CROSSROADS BANK

	CPP Disbursement Date 12/19/2008	Cert 29839	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$326	\$327	0.4%		
Loans	\$216	\$218	1.0%		
Construction & development	\$5	\$8	62.6%		
Closed-end 1-4 family residential	\$86	\$89	3.8%		
Home equity	\$23	\$24	2.7%		
Credit card	\$0	\$0			
Other consumer	\$16	\$9	-40.1%		
Commercial & Industrial	\$32	\$28	-11.5%		
Commercial real estate	\$37	\$33	-11.5%		
Unused commitments	\$44	\$49	10.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$30	\$30	-2.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$14	\$18	27.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$296	\$295	-0.4%		
Deposits	\$280	\$280	-0.1%		
Total other borrowings	\$13	\$13	-1.7%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$30	\$32	8.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	9.5%	--		
Tier 1 risk based capital ratio	12.3%	13.0%	--		
Total risk based capital ratio	13.6%	14.3%	--		
Return on equity ¹	11.0%	9.1%	--		
Return on assets ¹	1.0%	0.9%	--		
Net interest margin ¹	3.2%	3.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	36.8%	27.1%	--		
Loss provision to net charge-offs (qtr)	637.9%	84.0%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	1.4%	0.9%	0.0%	0.0%	--
Closed-end 1-4 family residential	5.5%	3.3%	0.0%	0.1%	--
Home equity	1.6%	0.5%	0.0%	0.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.9%	0.1%	0.0%	0.1%	--
Commercial & Industrial	6.7%	17.4%	0.5%	0.9%	--
Commercial real estate	6.0%	10.2%	0.0%	0.0%	--
Total loans	4.5%	5.5%	0.1%	0.2%	--